

Fill in this information to identify the case:

Debtor 1 Jeanette V. Houston

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 19-16207-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: Nationstar Mortgage LLC d/b/a Mr. Cooper

Court claim no. 3
(if known):

Last 4 digits of any number you use to identify the debtor's account: 4711

Date of payment change: 08/01/2020*
Must be at least 21 days after date of this notice

New total payment: \$895.60
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current Principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change: MI Cancellation effective 8/1/2020

Current mortgage payment: \$938.36

New mortgage payment: \$895.60

Debtor 1 Jeanette V. Houston
First Name Middle Name Last Name

Case number (if known) 19-16207-amc

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Christopher Giacinto Date 08/11/2020
Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203
Tallahassee FL, 32312

Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

Per the attached correspondence, the new payment was effective 8/1/2020. Creditor recognizes that notice of the new payment amount is untimely under Rule 3002.1. Creditor is filing this notice of payment change to substantially comply with Bankruptcy Rule 3002.1. This payment change is the result of Mortgage Insurance being removed from the account. Because of the timing of the review and removal process, it is often times impossible to meet the notice requirements of 3002.1. Since the monthly mortgage payment decreased, it is assumed minimal harm, if any, will be caused by the delay in filing this notice. Any overpayment of funds resulting from the delayed notice can be returned to the debtor or trustee upon request.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 11th day of August, 2020.

/S/ Christopher Giacinto

CHRISTOPHER GIACINTO
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203 Tallahassee, FL
32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com *Authorized Agent
for Creditor*

SERVICE LIST (CASE NO. 19-16207-amc)

Debtor

Jeanette V. Houston
6523 Ogontz Avenue
Philadelphia, PA 19126

Attorney

Michael Gumbel
Bainbridge Law Center
850 South 2nd Street
Philadelphia, PA 19147

Trustee

Scott F. Waterman(Chapter 13)
Chapter 13 Trustee
2901 St. Lawrence Avenue, Suite 100
Reading, PA 19606

US Trustee

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street, Suite 502
Philadelphia, PA 19106



8950 Cypress Waters Blvd.
Coppell, TX 75019

08/01/2020

OUR INFO

CUSTOMER SERVICE

888-480-2432

Mon-Thu 7 a.m. to 8 p.m. (CT)

Fri 7 a.m. to 7 p.m. (CT)

Sat 8 a.m. to 12 p.m. (CT)

ONLINE

www.mrcooper.com

YOUR INFO

LOAN NUMBER

PROPERTY ADDRESS

6523 OGONTZ AVENUE

PHILADELPHIA, PA 19126

JEANETTE HOUSTON
6523 OGONTZ AVE
PHILADELPHIA, PA 19126

WELCOME TO A SMALLER PAYMENT.

Your mortgage insurance (MIP) is no longer necessary.

Dear JEANETTE HOUSTON,

Congratulations! You've done a great job increasing your home equity. As a result, you are no longer required to pay mortgage insurance premiums (MIP). So, we've removed this coverage for you.

From now on, your monthly MIP in the amount of \$42.76 has been removed. You'll see a reduction in your monthly payment soon.

Here at Mr. Cooper, we love when our customers save money.

By the way, MIP is **NOT** the same as the property/casualty insurance, such as hazard insurance, which covers damage to your home. Removal of MIP does not affect any obligation you have for other types of insurance.

Have questions? Please call our Customer Service team at the number above. We're here to make your home loan experience less worrisome and more rewarding.

You can also review your loan summary, account activity, escrow information and more by visiting us online at www.mrcooper.com.

Sincerely,
Your Customer Service Team at Mr. Cooper

GOOD NEWS:

*We've removed
mortgage insurance
from your
home loan.*

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Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

